Funding Policy

All Thesis-Based Students Registered in Graduate Programs in the Cumming School of Medicine (MDBC, MDIM, MDMI, MDGI, MDNS, MDCV, MDSC, MDCH)

Approved by CSM Strategic Education Council, 26/2/2024
Approved by Faculty of Graduate Studies Policy and Program Committee, 21/3/2024

Policy Effective September 2024 – June 2026. This policy will be revised every two years. The next revision is due in Spring 2026. This is an interim policy to address current stipend deficiencies. Revisions from 2026 onward will be indexed to tuition costs and cost-of-living in Calgary.

Financial support is provided, in the form of stipends, to thesis-based graduate students who are pursuing full-time study. Part-time students are not eligible for stipend support. Stipends are explicitly not to be considered wages or salary, but rather as support to allow students to meet their day-to-day costs for food and housing. Graduate students enrolled in full-time programs in the CSM cannot be self-funded except under exceptional circumstances, and this must be approved by the Faculty of Graduate Studies. Stipends do not include tuition contributions. Stipend values are calculated by using the after-tax living wage for Calgary.

Effective September 2024 supervisors may not accept any new thesis-based students until all their current CSM-registered students receive the minimum stipend for that academic year.

Stipend Information

1. The stipend value schedule for thesis-based graduate students is as follows:

Status	Program	Academic Year					
		2024-2025		2025-2026		2026-2027	
		Minimum[a]	Maximum[b]	Minimum	Maximum	Minimum	Maximum
Domestic	MSc	$27,000	$35,000	$30,000	$38,000	$33,000	$41,000
	PhD	$29,000	$37,000	$32,000	$40,000	$35,000	$43,000
International	MSc	$28,000	$36,000	$31,000	$39,000	$34,000	$42,000
	PhD	$30,000	$38,000	$33,000	$41,000	$36,000	$44,000

a) All students in a research group must receive at least the minimum stipend value for each academic year.
b) Maxima are in place to help support pay equity, however we recognize that individual circumstances may require adjustments to the maximum stipend value. Maxima may be exceed by a) applying the top-up schedule provided in Section 7 of this policy; or b) with permission of the Associate Dean, Graduate Science Education (AD-GSE), on a case-by-case basis.

2. Stipends are guaranteed for five years for PhD and two and one half years for MSc students. Continuation of stipends is contingent on satisfactory progress through the program, as indicated by a rating of 'satisfactory' on the Annual Progress Report (APR) and an average of a B (3.00/4.00) with no grade less than a B- in any graduate courses taken as part of the program. Supervisors are expected to continue stipend support after the guaranteed time frame until completion of the program, as long as the student maintains satisfactory progress. Funding will therefore continue during thesis revisions until submission. Stipends may not be guaranteed during program extensions. Decisions to discontinue funding for any reason other than program completion must be made in consultation with the supervisory committee, the Graduate Program Director (GPD), and/or the AD-GSE, and must ordinarily be communicated to the student in writing at least six months in advance of termination of funding.

3. Stipends are expected to be consistent among students within the same research group, at similar stages in their program, when receiving funds from a supervisor's operating grant and/or program level support. For those students receiving scholarships, supervisors will follow the top-up instructions outlined in Section 7 of this policy.

4. To be eligible to receive a stipend, a student must be registered full-time and active in program, and must fulfil their supervisor's reasonable expectations regarding attendance, activity in the research environment and progress as determined by the student's supervisor/supervisory committee and as documented in the APR. . Full-time employment is not normally considered compatible with full-time registration in a graduate program, and may affect eligibility to receive a stipend.

5. Income from the following may be used to meet the guaranteed stipend value:
   - Supervisor grants
   - External scholarships/fellowships/studentships, including, but not limited to SSHRC/NSERC/CIHR/AIHS/AITF/AGES, charitable organizations and 3rd party funding.
   - Internal scholarship, including university competitions such as the Graduate Awards Competition
   - Mitacs Internship

6. Income from the following sources *may not* be used to meet the guaranteed stipend value:
   - Graduate assistantship positions (GAT/GANT/GAR)[a]
   - Sessional instructor positions[a]
   - International graduate tuition awards
   - Transformative Talent Internships
   - Fee differential payments
   - Travel and conference awards
   - Program awards

   a) GAT/GANT/GAR/Sessional income may be included in the guaranteed stipend with permission of the Associate Dean, Graduate Science Education (AD-GSE), on a case-by-case basis.

Additional Information

Students in ALL programs:

7. Students in all programs are expected to apply for internal and external scholarships for which they are eligible. For cumulative awards of $5,000 or less, the student may keep the award up to a combined maximum of $5,000 in addition to their base funding[a]. For awards greater than $5,000, the award goes to toward the student's base funding, and the student receives a top-up over their base funding as follows:

Cumulative Award Value	Top-up Value
$5,001-$10,000	$5,000
$10,001-$20,000	$6,000
$20,001-$30,000	$7,000
> $30,001	$8,000

NOTE: Scholarships whose Terms of Reference require mandatory contribution from the supervisor and funding from a First Nations, Metis or Inuit organization (i.e., band funding or similar) are excluded from the top-up schedule.

   a) Base Funding is described as the amount of funding the student is guaranteed by the program and/or supervisor prior to receiving the award, which may be more than the guaranteed minimum stipend value outlined above.

8. Students are responsible for paying tuition and fees annually.
   http://www.ucalgary.ca/pubs/calendar/grad/current/gs-fees-expenses.html.

9. Students with funding from university sources can apply for a payment plan.
   https://www.ucalgary.ca/registrar/finances/tuition-fees/graduate-student-payment-plan

Visiting Students:

10. Visiting Students are students who come from another institution and are registered as full-time graduate students through a specific a graduate program in CSM and the Faculty of Graduate Studies. While they are enrolled in a CSM graduate program, they will receive funding that is equal to or greater than the minimum stipend set out in this policy for the duration of their time at the University of Calgary. If their home Institution does not provide stipend funding, or if that funding is below the CSM minimum stipend levels, then their supervisor at the University of Calgary will be required to provide a stipend to ensure that they receive a total amount that is equal to or greater than the guaranteed CSM minimum stipend for the duration of their time at the University of Calgary. University of Calgary graduate students who become Visiting Students at another institution will continue to receive, at minimum, the same stipend support they received while at the University of Calgary. This funding may come from a variey of sources (including but not limited to scholarships, awards, and funding from the host institution, or supervisor grants).

Support after Final Thesis Submission:

11. Once a student has submitted their final thesis document to the Faculty of Graduate Studies, they are no longer eligible for a stipend, and the stipend will end at the end of the month in which the submission occurs. Should a supervisor wish to continue supporting a former student, the supervisor will need to make arrangments to hire the former student via support staff pathways.